

MARTIN'S POINT HEALTH CARE, INC. : Open Choice® - HDHP W/HSA

Coverage for: EE Only; EE+ Family | Plan Type: PPO

Coverage Period: 01/01/2024-12/31/2024



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>www.HealthReformPlanSBC.com</u> or by calling 1-844-373-2094. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-844-373-2094 to request a copy.

| Important Questions | Answers | Why This Matters: |
|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall deductible? | In- <u>Network:</u> Individual \$3,200 / Family \$5,000. Out-of-Network: Individual \$5,000 / Family \$8,000. | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your deductible? | Yes. In- <u>network preventive care</u> is covered before you meet your <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | In- <u>Network</u> : Individual \$5,000 / Family \$10,000. Out-of-Network: Individual \$5,000 / Family \$10,000. | The <u>out–of–pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out–of–pocket</u> <u>limits</u> until the overall family <u>out–of–pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | <u>Premium</u> s, <u>balance-billing</u> charges & health care this <u>plan</u> doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> . |
| Will you pay less if you use a network provider? | Yes. See <u>www.aetna.com/docfind</u> or call 1-844-373-2094 for a list of In- <u>network providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before</u> you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| | What You Will Pay | | | |
|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Common Medical Event | Services You May Need | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Primary care visit to treat an injury or illness | 20% coinsurance | 30% coinsurance | None |
| If you visit a health | Specialist visit | 20% coinsurance | 30% coinsurance | None |
| care <u>provider</u> 's office or clinic | Preventive care /screening /immunization | No charge | 30% <u>coinsurance</u> | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. |
| 16 h | Diagnostic test (x-ray, blood work) | 20% coinsurance | 30% coinsurance | None |
| If you have a test | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 30% coinsurance | None |
| If you need drugs to treat your illness or condition | Preferred generic drugs (Includes Tier 1A - Value Drugs and Tier 1 Preferred Generic Prescription Drugs) | Tier 1A 10% coinsurance (retail & mail order); Preferred Generic 20% coinsurance (retail & mail order) | Tier 1A 10% coinsurance (retail); Preferred Generic 20% coinsurance (retail) | Covers 90 day supply (retail & mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic |
| More information about prescription | Preferred brand drugs | 30% <u>coinsurance</u> (retail & mail order) | 30% <u>coinsurance</u> (retail) | FDA-approved women's contraceptives in- network. Deductible doesn't apply to certain preventive medications. |
| drug coverage is available at www.aetnapharmac | Non-preferred generic/brand drugs | 50% <u>coinsurance</u> (retail & mail order) | 50% <u>coinsurance</u> (retail) | preventive medications. |
| y.com/standard | Specialty drugs | Applicable cost as noted above for generic or brand drugs | Not covered | All prescriptions must be filled through the Aetna Specialty Performance Pharmacy Network. Precertification required for coverage. |
| If you have | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 30% coinsurance | None |
| outpatient surgery | Physician/surgeon fees | 20% coinsurance | 30% coinsurance | None |
| If you need immediate medical attention | Emergency room care | 20% coinsurance | 20% coinsurance | Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . No coverage for non-emergency use. |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Non-emergency transport: not covered, except if pre-authorized. |

| | What You Will Pay | | | |
|--------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Common Medical Event | Services You May Need | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Urgent care | 20% coinsurance | 20% coinsurance | No coverage for non-urgent use. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | 30% coinsurance | <u>Pre-authorization</u> required for out-of-network care. |
| nospital stay | Physician/surgeon fees | 20% coinsurance | 30% coinsurance | None |
| If you need mental health, behavioral health, or | Outpatient services | Office & other outpatient services: 20% coinsurance | Office & other outpatient services: 30% coinsurance | None |
| substance abuse services | Inpatient services | 20% coinsurance | 30% coinsurance | Pre-authorization required for out-of-network care. |
| If you are pregnant | Office visits | No charge; except 20% for initial visit to confirm pregnancy | 30% coinsurance | Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., |
| | Childbirth/delivery professional services | 20% coinsurance | 30% coinsurance | ultrasound). <u>Pre-authorization</u> for out-of-network care may apply. |
| | Childbirth/delivery facility services | 20% <u>coinsurance</u> | 30% <u>coinsurance</u> | , ,,, |
| | Home health care | 20% <u>coinsurance</u> | 30% <u>coinsurance</u> | <u>Pre-authorization</u> required for out-of-network care. |
| | Rehabilitation services | 20% coinsurance | 30% coinsurance | 60 visits/calendar year for Physical, Occupational & Speech Therapy combined, including outpatient hospital services. |
| If you need help recovering or have | Habilitation services | 20% coinsurance | 30% coinsurance | None |
| other special health needs | Skilled nursing care | 20% coinsurance | 30% <u>coinsurance</u> | 150 days/calendar year. <u>Pre-authorization</u> required for out-of-network care. |
| | Durable medical equipment | 20% coinsurance | 30% coinsurance | Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse. |
| | Hospice services | 0% coinsurance | 30% coinsurance | <u>Pre-authorization</u> required for out-of-network care. |
| If your child peeds | Children's eye exam | No charge | No charge | 1 routine eye exam/calendar year. |
| If your child needs dental or eye care | Children's glasses | Not covered | Not covered | Not covered. |
| acilial of eye cale | Children's dental check-up | Not covered | Not covered | Not covered. |

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs Except for required <u>preventive</u> <u>services</u>.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture 20 visits/calendar year for disease, injury & chronic pain.
- Bariatric surgery
- Chiropractic care 40 visits/calendar year
- Private-duty nursing

- Hearing aids 80% after deductible, 2 hearing aids per 36 months to age 19. And 80% after deductible, 2 hearing aids and max of \$3,000 per 36 months from age 19 and above.
- Routine eye care (Adult) 1 routine eye exam/calendar year.
- Infertility treatment \$10,000 lifetime limit per covered person. For more information & exceptions, see policy document provided by your employer or call the number on your ID card.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the <u>plan</u> at 1-844-373-2094.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- If your coverage is a church <u>plan</u>, church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your plan documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-844-373-2094. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance

- Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at: http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? No.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,200 |
|-----------------------------------------------|---------|
| ■ Specialist coinsurance | 20% |
| ■ Hospital (facility) coinsurance | 20% |
| Other coinsurance | 20% |

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

| Total Example Cost | \$12,700 |
|---------------------------------|----------|
| In this example, Peg would pay: | |
| <u>Cost Sharing</u> | |
| <u>Deductibles</u> | \$3,200 |
| Copayments | \$0 |
| Coinsurance | \$1,700 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$4,960 |

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,200 |
|-----------------------------------------------|---------|
| Specialist coinsurance | 20% |
| ■ Hospital (facility) coinsurance | 20% |
| Other coinsurance | 20% |

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Diabetic supplies (glucose meter)

| Total Example Cost | \$5,600 | |
|---------------------------------|---------|--|
| In this example, Joe would pay: | | |
| <u>Cost Sharing</u> | | |
| <u>Deductibles</u> | \$3,200 | |
| <u>Copayments</u> | \$0 | |
| Coinsurance | \$600 | |
| What isn't covered | | |
| Limits or exclusions | \$20 | |
| The total Joe would pay is | \$3,820 | |

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,200 |
|-----------------------------------------------|---------|
| ■ Specialist coinsurance | 20% |
| ■ Hospital (facility) coinsurance | 20% |
| Other coinsurance | 20% |

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost | \$2,800 | |
|---------------------------------|---------|--|
| In this example, Mia would pay: | | |
| Cost Sharing | | |
| <u>Deductibles</u> | \$2,800 | |
| <u>Copayments</u> | \$0 | |
| <u>Coinsurance</u> | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$0 | |
| The total Mia would pay is | \$2,800 | |

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-844-373-2094.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

TTY: 711

Language Assistance:

To access language services at no cost to you, call 1-844-373-2094.

Albanian - Për shërbime përkthimi falas për ju, telefononi 1-844-373-2094.

Amharic - የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-844-373-2094 ይደውሉ።

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 2094-373-2094 اللغوية دون أي تكلفة، الرجاء التصال على الرقم 2094-1-

Armenian - Անվձար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-844-373-2094 հեռախոսահամարով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-844-373-2094 tanpa dikenakan biaya.

Bantu-Kirundi - Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-844-373-2094.

Bengali-Bangala - আপনাকে বিনামকযে ভাষা পবিকষিা পপকে হক্য এই নম্বকি পেব্যক ান েরুন: 1-888-982-386।

Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-844-373-2094.

Burmese - သင့္အေနျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာစကားဝန္ေဆာင္မႈမ်ား ရရွိႏုိင္ရန္ 1-844-373-2094 သို႕ ဖုန္းေခၚဆုိပါ။

Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-844-373-2094.

Chamorro - Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-844-373-2094.

Cherokee - GYAJ SOHAAJ OGOLOTJI L AFAJ JCEGWJJ AY, OÞAHWOL 1-844-373-2094.

Chinese - 如欲使用免費語言服務, 請致電 1-844-373-2094.

Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-844-373-2094.

Cushite - Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-844-373-2094.

Dutch - Voor gratis toegang tot taaldiensten, bell 1-844-373-2094.

French - Afin d'accéder aux services langagiers sans frais, composez le 1-844-373-2094.

French Creole - Pou jwenn sèvis lang gratis, rele 1-844-373-2094.

German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-844-373-2094 an.

Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό

1-844-373-2094.

Gujarati - તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોર માટે, કોલ કરો1-844-373-2094.

Hawaiian - No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-844-373-2094. Kāki 'ole 'ia kēia kōkua nei.

Hindi - आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए, 1-844-373-2094 पर कॉल करें।

Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-844-373-2094.

lgbo - Iji nwetaòhèrè na oru gasi asusu n'efu, kpoo 1-844-373-2094

llocano - Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-844-373-2094.

Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-844-373-2094.

Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-844-373-2094.

Japanese - 言語サービスを無料でご利用いただくには、1-844-373-2094 までお電話ください。

Karen - လာတါကမၤန္ခါကိုဉ်အတါမာစာၤအတါဖ်ဴးတါမာတဖဉ်လာတအိဉ်ဒီးအပူးလာကဘဉ်ဟူဉ်အီးအဂ်ီ၊ ဘဉ်နှဉ် ကိုး 1-844-373-2094 တက္ခါ.

Korean - 무료 언어 서비스를 이용하려면 1-844-373-2094 번으로 전화해 주십시오.

Kru-Bassa - M dyi wudu-dù kà kò dò bě dyi moú ń nì Pídyi ní, nìí, dá nòbà nìà kε: 1-844-373-2094

بۆ دەسىپىر اگەيىشتن بە خزمەتگوز ارى زمان بەبئى نتيچوون بۆ تۆ، يەيوەندى بكە بە ژمارەى 2094-373-844-1

Laotian - เพื่อเล้้าใล้ภามบำลึภามพาสาโดยบ่ำเสยค่าต่ำภับท่าม, ใต้โทตาเบิ1-888-982-3862 Marathi - कोणत्याही श्रल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-844-373-2094 वर फोन करा.

Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-844-373-2094.

Micronesian-

Pohnpeyan - Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-844-373-2094.

Mon-Khmer, ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-888- 982-3862។

Cambodian -

Navajo - T'áá ni nizaad k'ehjí bee níká a'doowoł doo bááh ílínígóó koji' hólne' 1-844-373-2094.

Nepali - निःशुल्क भाषा सेवा प्राप्त गर्न 1-844-373-2094 मा टेलिफोन गर्नुहोस् ।

Nilotic-Dinka - Të koor yin weër de thokic ke cin wëu kor keek tënon yin. Ke col koc ye koc kuony ne nomba 1-844-373-2094.

Norwegian - For tilgang til kostnadsfri språktjenester, ring 1-844-373-2094.

Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-844-373-2094.

بر ای دستر سی به خدمات زبان به طور رایگان، با شماره 2094-373-844 تماس بگیرید . Persian -

Polish - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-844-373-2094.

Portuguese - Para acessar os serviços de idiomas sem custo para você, ligue para 1-844-373-2094.

Punjabi - ਤਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-844-373-2094 'ਤੇ ਫ਼ੋਨ ਕਰੋ।

Romanian - Pentru a accesa gratuit serviciile de limbă, apelați 1-844-373-2094.

Russian - Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-844-373-2094.

Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-844-373-2094.

Serbo-Croatian - Za besplatne prevodilačke usluge pozovite 1-844-373-2094.

Spanish - Para acceder a los servicios de idiomas sin costo, llame al 1-844-373-2094.

Sudanic-Fulfude - Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-844-373-2094.

Swahili - Kupata huduma za lugha bila malipo kwako, piga 1-844-373-2094.

Syriac - جل سلخه نوند کی در ۱-844-373-2094 کی سبقک منابع کی از معبقی کی ۱-844-373-2094 کی در ۱-844-373-2094

Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-844-373-2094.

Telugu - మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-844-373-2094 కు కాల్ చేయండి.

Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-844-373-2094.

Tongan - Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-844-373-2094.

Trukese - Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-844-373-2094.

Turkish - Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-844-373-2094 numarayı arayın.

Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-844-373-2094.

بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 2862-982-1888 پر بات کریں۔

Vietnamese - Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-844-373-2094

Yiddish - 1-844-373-2094 צו צוטריט שּפרַאך בַאדינונגען אין קיין פרייַז צו איר, רופן

Yoruba - Lati wonú awon ise èdè l'ofe fun o, pe 1-844-373-2094.